

PATENT  
**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	Simon Monk et al.	)	Examiner:	Rangrej, Sheetal
		)		
Serial No.:	<b>10/692,321</b>	)	Art Unit:	3686
		)		
Filed:	Oct. 22, 2003	)	Our Ref:	B-5273 621389-7
		)		
For:	“A System and Method for Providing an Insurance Product”	)	Date:	October 27, 2010
		)		
		)	Re:	<b><i>Office Action</i></b>
		)		

**AMENDMENT AND RESPONSE**

Commissioner for Patents

Sir:

In reply to the non-final Office Action mailed on 4/27/2010, to which a response with a three month extension of time is due no later than 10/27/2010, Applicant submits this paper. Please amend the above-identified application as described below and consider the following remarks. **All amendments and remarks herein are made without prejudice.**

A request for extension and requisite fees are included with this submission.

**Remarks/Arguments** begin on page 2 of this paper.